



CAHYA MATA SARAWAK

# ourCMS

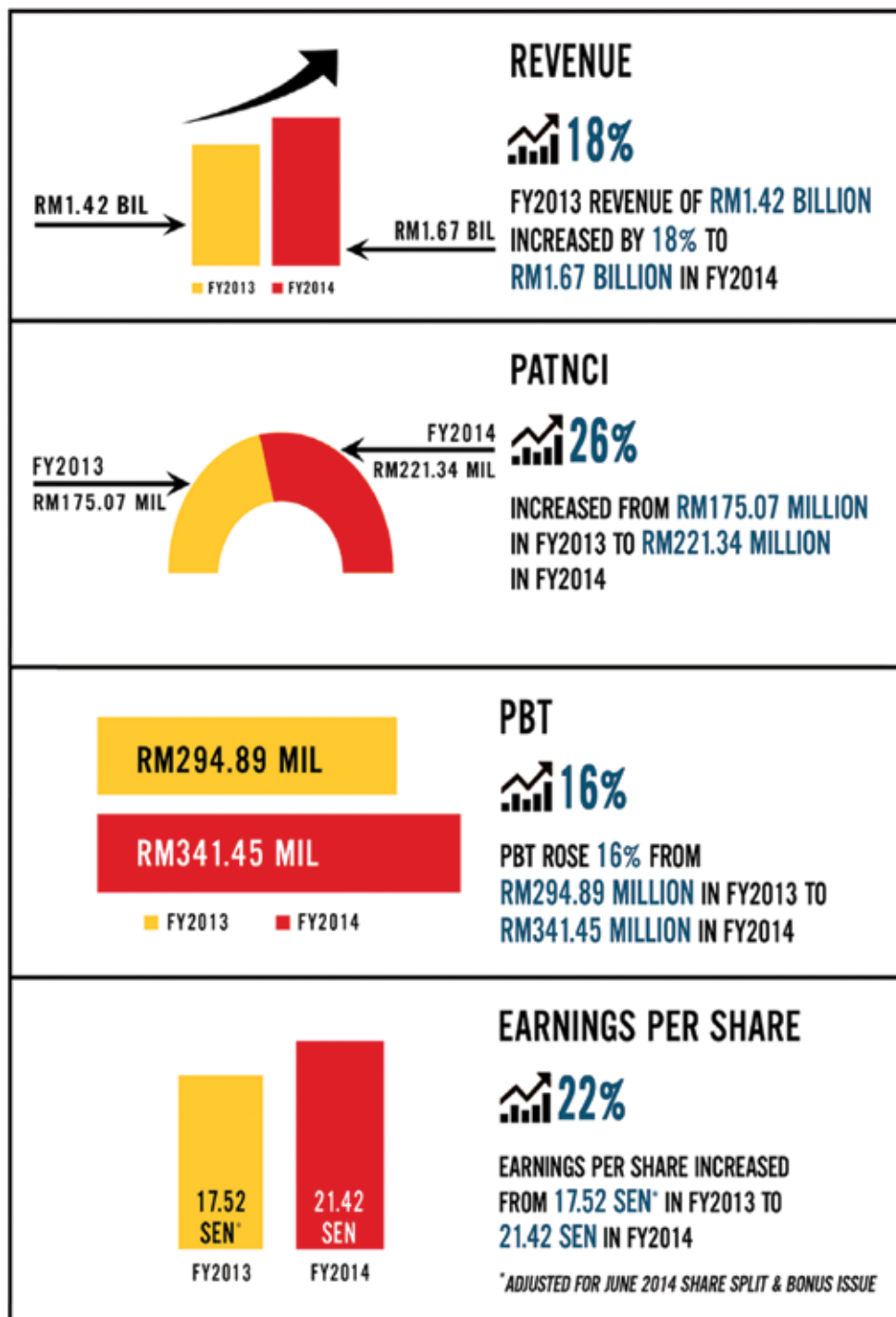
corporate news from cahya mata sarawak  
january-april 2015

## CMS POSTS RECORD PROFIT FOR 2014



# CMS' year-on-year pre-tax profit up 16% to RM341 million

25 February 2015 – CMS delivered a strong performance for the (unaudited) financial year ended 31 December 2014 (FY2014). The Group reported of a total revenue of RM1.67 billion and a pre-tax profit (PBT) recorded of RM341.45 million for FY2014 with the PBT reported for the fourth quarter ended 31 December 2014 (4Q14) held strong at RM72.43 million.

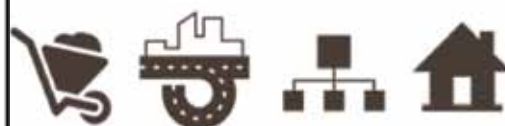


Good news did not stop there, with year-on-year, the Group's profit after tax and non-controlling interests (PATNCI) grew to RM221.34 million while earnings per share stood at 21.42 sen versus 17.52 sen\* (adjusted for share split & bonus issue in June 2014) from last year.

The main contributors towards the strong PBT earnings for FY2014 in comparison to FY2013 were the Cement, Construction & Road Maintenance and Construction Materials & Trading Divisions.



Cement Division recorded a 25% increase from RM96.66 million to RM120.48 million.

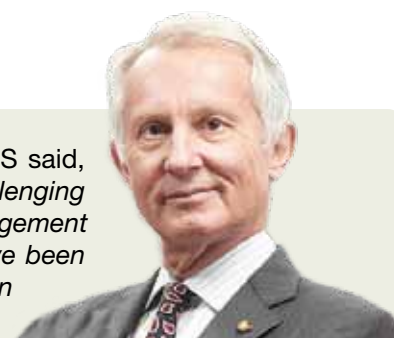


Construction & Road Maintenance and Property Development Divisions accorded strong revenue and PBT earnings for FY2014.



Construction Materials & Trading Division reported an increase of 39% from RM55.08 million to RM76.48 million.

Commenting on the results, Dato' Richard Curtis, Group Managing Director of CMS said, "CMS' success in recording five years of record revenue and profits growth in a challenging business environment is attributable to our prudent business model, professional management and focus on delivering long-term sustainable growth. Significant achievements have been recorded: namely by the Cement, Construction Materials & Trading, Construction & Road Maintenance and Property Development Divisions. With strong financial performance recorded in 2014, we hope to carry forward this momentum as we move into a new era of transformational growth."



Dato' Richard Curtis  
Group Managing Director

# CMS increases stake in OMS Project

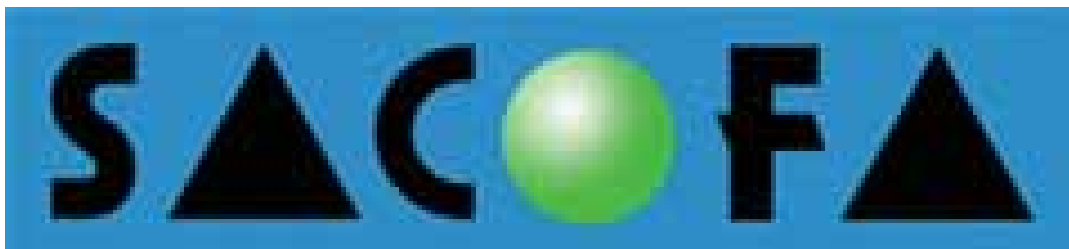


On 26 March 2015, Samalaju Industries Sdn Bhd (SISB) entered into a Share Sale Agreement with a wholly-owned subsidiary of OM Holdings Ltd, OM Materials (S) Pte Ltd (OMS) for the purchase of an additional 5% equity interest in the Ferrosilicon and Manganese alloys smelting projects in Samalaju Industrial Park.

Under the terms of the Share Sale Agreement, the consideration payable by SISB to OMS for this transfer amounted to USD18.45 million, and was targeted to complete by end of March 2015. With this successful completion, SISB's effective interest in the OMS Project increased to 25% and OMS, the remaining 75%.

OMS' first phase of production commenced in September 2014 and embarking in this project will contribute significantly towards our Group's earnings.

## CMS to acquire stake in



CMS announced on 2 April 2015 that it has entered into an agreement to buy a 50% stake in a Sarawak-based telecommunications infrastructure and services company, Sacofa Sdn Bhd for RM186.79 million or RM4.40 per share.

CMS has signed a Conditional Share Purchase Agreement with the State Financial Secretary, on behalf of the Sarawak State Government, which currently owns a 70.51% equity interest in Sacofa. The proposed acquisition of Sacofa would be funded by CMS' internally-generated funds and/or bank borrowings, and subject to due diligence. The transaction is expected to be completed by 2H 2015.



## PPES Works wins Sarawak Museum Campus and Heritage Trail Contract

14 April 2015

PPES Works (Sarawak) Sdn Bhd has entered into a Design and Build and Negotiated Contract with the Government of Sarawak for the Sarawak Museum Department to undertake the proposed Sarawak Museum Campus and Heritage Trail in Kuching, at a total contract sum of RM308 million (US\$83.2m).

The Project comprises the design, construction, fitting out and exhibitory for a new world-class museum and an adjoining annexe building with a combined total floor space of approximately 30,000m<sup>2</sup>. This annexe building will incorporate both an administration area and storage and conservation facilities up to international museum standards. The Project also includes a heritage trail in central Kuching as well as the period conservation and exhibitory for the three existing historical museum buildings and of a pavilion.

The Project is expected to be completed in 2020, and will be undertaken in phases so that at all times, a section of the Sarawak Museum is always open to visitors.



Exchange of documents between Hj. Azam Azman, CEO of COPE and Borhanuddin Ramli, GMD of DMC



CMS OPUS PRIVATE EQUITY

## COPE Opportunities buys stake in Damini Corp



Damini Corporation

30 March 2015 - At a press conference held in Petaling Jaya, CMS Opus Private Equity (COPE) announced that COPE Opportunities 2 Sdn Bhd had bought a 30% stake in a water treatment and meter company, Damini Corporation Sdn Bhd (DMC).

DMC has an annual turnover of RM130 million; with 70% of its business is in the supply of chemical reagents, equipment for water treatments, water meters and

engineering services to water distributors while the remaining 30% is contributed by its activities in the Oil and Gas industry. It has targeted to be on the Malaysian bourse in the next two to three years.

The announcement made by DMC Group Managing Director Borhanuddin Ramli came after the Share Subscription Agreement signing ceremony by COPE.

# Cahya Mata Sarawak Berhad

## 40<sup>th</sup> Annual General Meeting

30 April 2015



On behalf of the Chairman, Board of Directors, Management & Staff of CMS;

*Thank you*

**Y Bhg Dato Michael Ting**

For serving on the Board of CMSB & its subsidiaries since March 1999



Business

## 'The Breakfast Grille' Interview with Dato' Richard Curtis

11 March 2015 – The most prominent business radio station in Malaysia, Business FM extended an invitation to feature Cahya Mata Sarawak, live on their flagship show called The Breakfast Grille. Known to be one of the most challenging business interview opportunities in Malaysia, it showcases the country's top CEOs, industry stalwarts and politicians' insights on the current business and socio-economic landscapes.

Our very own Group Managing Director, Dato' Richard Curtis joined the list of notable past interviewees such as Zeti Akhtar Aziz (Governor of Bank Negara), Francis Yeoh (YTL), Idris Jala (Pemandu), Tony Fernandes (AirAsia) and Joseph Stiglitz (Nobel Prize winner in Economics).



Dato' Richard Curtis says that Cahya Mata Sarawak is a follower of state and federal policy but we try to find clues of where CMS leads and influence policy that adds to state vibrancy.

Business Money

SHARE

Feel free to view the podcast @ <http://www.bfm.my/bg-dato-richard-curtis-cahya-mata-sarawak.html>



# Cement Team Tours China's Clinker Plant

6 March 2015



Group photo

In early March, CMS Cement sent its delegated team to a clinker plant in Anhui, China for a plant assessment visit. The team led by Mr Goh Chii Bing, Head of Cement Division, comprised of representatives from Group Procurement, Production and QA Departments. Located approximately 5 hours' drive from the metropolitan Shanghai, the team was treated to the scenic sights of suburban China.

Upon reaching the plant, the team was welcomed by the Plant Manager, who briefed them on the plant's process, its technology and features. As the team was brought for a plant tour, the sheer size of the approximately 16 million MT per annum production facility left the group in astonishment.

The plant employs nearly 1,700 people, which includes roughly 300 administrative or support staff, to oversee the smooth operations of its four kiln lines of 5,000 MT per day, and two kiln lines of a whopping 12,000 MT per day each. The CMS team was also given some insights on the plant's maintenance activities, where throughout the year, each kiln line will undergo one long major and one brief minor maintenance periods.

It was evident to the visiting team that these well-executed maintenance periods contributed to the plant's uninterrupted operations and also

prevented any possible material emission, as the plant was almost spotless! It is similar, if not, comparable to standards of a European-based plant.

With a bulk terminal river port located 10km away, the plant has a total clinker storage capacity of 950,000 MT utilised for its distribution from the distribution network to the grinding plants located strategically along the massive Yang Tze River. However, what impressed the CMS group most was the plant's green energy initiative. The plant invested heavily in the building of waste heat recovery power generation (WHG) plant to utilise waste heat from the clinker production process. With the WHG plant's ability to produce roughly 40kwh

per clinker tonnage, it has significantly reduced the plant's dependence on external electricity sources.

At the plant's bulk terminal port, the CMS team had a tour of the plant's distribution network and facility, and the cement mills which were located adjacent to the terminal.

Before heading home, the team had a final tour of the plant's distribution network and facility, and the cement mills. They left China with a broader knowledge in clinker and cement production processes, more ideas to incorporate in our own plants and gratitude for the overwhelming hospitality of their Chinese hosts.

Terminal tour





## Samalaju Properties and CMS Concrete Products showcase at **Building Trade Show**



27 – 29 March 2015 – Following the official launch of the Building Trade Show at Borneo Convention Centre Kuching, two of CMS subsidiaries, Samalaju Properties and CMS Concrete Products showcased their products and development during the weekends.

Samalaju Properties displayed its first commercial centre, Samalaju Central, which consisted of 129 units of 3-storey shop-houses in Samalaju. Its strategic location situated at the southern part of Samalaju Industrial Park and neighboured major industries such as

Press Metal, Pertama Ferroalloys and Tokuyama, made it a much sought-after development with its first phase fully reserved and the last 50 units for Phase Two, remaining.

In addition, Samalaju Properties introduced its new 2,000-acre township, Samalaju Eco Park that comprised of residential and commercial units, centred on a unique 'lakes-and-canals' system.

Samalaju Central is targeted to be launched by Q2 2015 while Samalaju

Eco Park is expected to complete in five to 10 years with the first 160 units of apartments expected to be ready by Q1 2016.

At the same event, CMS Concrete Products exhibited its pre-cast products used in building industries.

In the bid to create awareness, CMS Concrete Products displayed its range of products and completed projects such as the Kuching International Airport and Bandar Samariang's Alam Sari, just to name a few.

## CMS Cement Bintulu wins Silver Award 15 April 2015



Malaysian Productivity Corporation (MPC) organised its Mini Convention on Team Excellence – Sarawak Region 2015 at its office premises, Demak Laut. The mini convention saw 12 Innovative Creative Circle groups from 11 agencies, consisting of 130 participants.

MPC Team Excellence aimed to provide a platform for agencies to introduce creative ideas and innovation, while building a competent human capital that is able to improve work efficiency and effectiveness.

Our very own CMS Cement Bintulu, represented by Team '3 in 1' – Group Leader Muding ak Nyambang, Nick Sebastian ak Senin and Mohd Zaidi Bin Nahar, clinched the Silver Award.

*Group Leader Muding ak Nyambang receives award from Datuk Abang Abdul Karim Tun Openg, Malaysia Productivity Corporation.*



# CMS Directors go to the ground at Samalaju

Thursday, 12 March 2015



Our CMS Board of Directors and Senior Management were given a tour of the Samalaju Industrial Park, a green field development covering an area of 8,000ha where they were updated on the development of CMS' projects.

Everyone was delighted to stay at the newly-completed **Tanjung Samalaju Resort Hotel**, perched on a 26.16-acre site along the cliffs of the Samalaju Peninsula, offering stunning views of both the South China Sea and the Similajau National Park. The 177-room 4-star hotel is equipped with all the necessary amenities, including a swimming pool, a gym and games room, meeting and function rooms, a coffee house and lounge and a business centre.

The afternoon tour started with **OM Materials Sarawak plant** after a briefing on the ferrosilicon and manganese alloys smelting project by Mr Low Ngee Tong of OM Materials (S) Pte Ltd. The smelter project entails the development of a 873,000 MT capacity smelter in two phases at an approximate total project cost of USD592 million. By end of 2014, four furnaces were operation and full commercial production of ferrosilicon alloys is expected to be reached by mid-2015.

*Tanjung Samalaju Resort*



*Tour of OM Plant*





*Datuk Mior briefs CMS entourage*

The next stop was the **Samalaju Port** where the CMS entourage was greeted by Bintulu Port Holdings Berhad Chief Executive Officer, Datuk Mior Ahmad Baiti Mior Lub Ahmad and his team. He briefed CMS Chairman and directors on the progress of the Samalaju deep sea port, a prerequisite for the metal smelting industry. When completed, the port would also be able to handle dry bulk, liquids and general cargo.



The convoy then proceeded to **Samalaju Eco Park** site office where Head of Samalaju Development Division, Dato Isaac Lugun briefed everyone on development of the new 2,000-acre Samalaju Eco Park Township including, the Samalaju Central and Samalaju Light Industrial Park.

Land clearing and earthworks are currently underway for the commercial centre of the township, which will comprise a blend of shop-houses, mixed-use complexes, markets and a shopping centre. This phase of the project is expected to be completed by 2017.



*Dato Isaac updates on the development of the Eco Park*





# CMS ROADS SPRINGS INTO ACTION!



On 2 March 2015, Ulu Padawan was hit by an unfortunate event which affected some 2,000 people from five villages including Annah Rais, Sadir, Simuti, Sibakai, Sibuang and St Bernard Sadir boarding school that housed some 120 students. They were cut off and stranded due to the collapse of the Sungai Merah Bailey Bridge, across Sungai Piin Bireh.

CMS Roads Team immediately sprang into action by building an alternative route using RC Piles instead of its original plan of mobilizing box culverts to facilitate faster completion.

Our CMS Roads Team got to work by completing all salvaging and dismantling works of the Bailey Bridge on 9 March before handing over to Public Works Department (JKR) for its replacement.

Kudos to our CMS Roads Team for their quick response despite the heavy downpour and the steepness of the road.



## 2015 HAPPY NEW Year of WOOD GOAT

27 February 2015 – In ushering the Year of the Goat, CMS Clinker celebrated the event with a huge POW, which definitely resonated with the theme – ‘Hope the Rising Sun will bring with it bundles of Joy and Unity’.

The celebration extended its invitations to Temenggong Austin Dimin, Penghulu John Jentor and the neighbouring villages, and with the blasting of firecrackers.

It was a night of absolute fun as guests and staff were entertained with performances, contests and the Yee Sang or Prosperity Toss. Even The God of Fortune made his special appearance before the event came to a close!

It is with hopes that such events not only spread love and joy but also strengthen unity and kinship among staff, management as well as the communities we operate in.

## Tunku Putra School

6 March 2015 – To mark the final day of the Chinese New Year or the Spring Festival, the teachers and students of Tunku Putra School (TPS) closed Chap Goh Meh with a CNY Special Assembly.

The event saw the arrival of invited guests, Dato Hajjah Hanifah Hajar Taib-Alsree, Ms Rebecca Risby-Jones, Chairperson of Parents-and-Teachers of TPS, Ms Wendy Yong, Senior General Manager of Group Human Resources and Datuk (Dr) Wan Junaidi, Deputy Minister of Home Affairs and Datin Fiona.

Susan Holmes, Principal of TPS commenced the event with a welcome speech, before the audience were entertained by colourful presentations and performances. The highlight of the event was the lion dance performance by Jing Ying Dragon & Lion Dance Association. To mark the closing, Joseph of Year 11 dressed up as the Fortune God and distributed candies and gold-coined chocolates to all students, to signify the giving of good luck and happiness.

The celebration was definitely a crowd-pleaser with excitement radiating through the crowd.





# BLUEPRINTS OF YOUR ULTIMATE ACHIEVEMENTS

26 January 2015



Officially graduated, 11 management trainees from **MTDP v2.0** were presented with their certificates, in the presence of our Group Managing Director, Dato' Richard Curtis and Senior General Manager, Mdm Wendy Yong.

The Dato Sri Liang Kim Bang Award which reflected the late Dato Sri Liang Kim Bang's management and leadership qualities, was awarded to Lau King Ung, a graduate attached to CMS Premix.



Upon receiving the award, he thanked the management, his mentors, his fellow peers and the programme for this opportunity.

With one door closed, another opens and Datuk Syed Ahmad reminded the graduates – “Do not be perfect; if you are perfect, how do you improve the company?”



Ms Dominica Barker, Executive Secretary to Datuk Syed Ahmad was given the applause for her 25 years of loyal service to the company.

The simple ceremony was continued at respective subsidiaries with over 200 awards given out.

It can truly be said that Cahya Mata Sarawak is not only a family-oriented company, it also involves a life-long bond.





## CMS CEMENT kicks off Team Building Session for the year

"CMS Cement Division cannot and will not achieve excellence if it is only "I" solely, or "just us". It is about all of us working together towards a common goal as one engaged team. Also, that each of your contribution is equally important", said Mr Goh Chii Bing, Head of Cement Division.

In his opening speech at the first Group 2015 team building session. "We want you to be yourself, because it is the diversity of backgrounds, academics, experiences and belief systems that is important. That uniqueness will make us even more special if we can collaborate together to achieve greater performance. That is why we must understand that it is this DIVERSITY that should unite us rather than break us up – **UNITY IN DIVERSITY**", he added.



As of March, three groups have undergone this programme and another 17 sessions will follow suit throughout the year. The objectives to create a strong base - a high performing team with healthy and strong relations among its members, who will be effective in organising workloads while attaining immense satisfaction through shared achievements.

Starting with this team building programme, CMS Cement Division will continue their journey with the willpower to work and move forward with one vision – 'TO BE THE **PRIDE** OF SARAWAK AND BEYOND'.

## Bowling team strikes **VICTORY !!!!**



After a gruelling 18 weeks of competition and with over 216 games bowled, the CMS Cement bowling team emerged victorious by clinching the 1<sup>st</sup> runner up position in the recently concluded '7<sup>th</sup> Exuberant 149 and below Foursome League 2014/15' held at Riverside Superbowl Kuching.

The team consisted of seasoned bowlers Kadir Sahari, Pendetar Zin, Mohd Farizar Suhai, Helmi Saini, Sulhisham Sulong, Sapain Sebli, Ahmadul Adi, Benjamin Ong and Sylvester Ngilo Ipoi.

# Students introduced to Horseback Archery



21 January 2015 – Tunku Putra School (TPS) warmly welcomed Grandmaster Kim and his entourage from the World Horseback Archery Federation (WHAF), Seoul, Korea. With efforts to assimilate the school's natural flora and fauna setting, an awareness programme on the Art of Traditional Ground Archery and Horseback Archery was introduced.

In TPS's special Extra-Curriculum Activity, students were introduced to the Art with an exhibition on the techniques of traditional archery and an archery target shooting demonstrated by one of the experts.

It was a humbling and fortunate experience for TPS as it was chosen to be the first school centre in the country to develop the Art of Traditional and Horseback Archery, with technical advice and support from WHAF.

Traditional archery is an art aimed at developing and promoting one's own culture and preserving tradition especially amongst the students of TPS whose cultures and origins are diverse.



Putera Farrock Sulaiman, a Tingkatan 3 student at Tunku Putra School, represented the school in the 2015 Inter-School Sports Programme as the defending squash champion in the Boys under-15 Section.

It was an exciting match as Farrock and his competitor, Clifford Tay, who showcased their determination to win. With a championing attitude and a great combination of power drives, drops and trick shots, Farrock clinched the title as the Best Under-15 player in Kuching for the second year in a row.

With this win, Farrock represented the Kuching division for the Sarawak Schools' Council Squash Competition which was held in Sibu from 4-6 February 2015.





## CMS BRAVES A WET RUN

1 February 2015 – 46 enthusiastic staff braved the heavy rain, together with 3,400 other participants at the Le'Park Civic Center, in support of the International Childhood Cancer Day.

Covered in an array of colours, raincoats and umbrellas, many brisk walked their way to complete the 5km event. Raucous laughter could be heard throughout the route, with occasional 'colours' bombed at the participants.

Despite the downpour, nothing could dampen the spirit of the participants, if it meant that proceeds would go to the Sarawak Children's Cancer Society.



## #FitMalaysia



12 April 2015 – For the first time ever held in Sarawak, 11,828 participants turned up for the Fit Malaysia at Padang Merdeka, making it the largest turn-up for the event in Malaysia.

The Sarawak-edition event flagged-off at 7.30 am, with the cyclists riding off first followed by 10,189 runners.

CMS sent its enthusiastic orange-coloured troops of 128 staff to partake in the event. Some arrived as early as 6.00 am with bicycles and bibs in hand.

It was definitely entertaining especially when firemen shot bursts of water in the air, raining down on participants as they ran past.

Aside from the rides and runs, Fit Malaysia included activities such as aerobics, zumba, self-defence, lucky draws, just to name a few.



Oo.. Haa..  
Ju.. Fit Juu...  
FitSarawak, Fit for Life!



# COPE *cleans* flood aftermath



10 January 2015 - In the recent unfortunate flood events that occurred in East Coast of Peninsular Malaysia, CMS Opus (COPE) participated in the cleaning-up to help the burden of flood victims.

COPE took steps to help parents of one of their colleagues, whose home in Tanah Merah, Kelantan was hit by the tragedy.

## Gotong-Royong with RMU Mukah



15 March 2015 – Forty-One (41) RMU Mukah staff worked tirelessly in giving back to the community at Taska Kemas PPAK Skim Penempatan Semula Kuala Lama in Mukah. The gotong-royong programme was a joint-collaboration between CMS Roads, Taska KEMAS and Surau Darul Hijrah, in an effort to foster better ties with thier local community.

Among the works that were carried out on that day were painting of Taska Kemas' walls, clearing of surrounding areas and cutting down obstructing trees.





1 March 2015 - Gotong-Royong at Sekolah Kebangsaan Bintulu. CMS Cement Bintulu donated three tonnes of cement bags before our CMS Cement Bintulu colleagues got busy with construction of an exit pathway, laying and levelling of cement, and other general works such as drainage clearing and grass cutting.

## CMS Cement Bintulu's Gotong Royong



Two weeks later on 14 March 2015, CMS Cement Bintulu gave their time to aid the teachers and students of Sekolah Kebangsaan Agama Bintulu.

Staff of CMS Cement Bintulu helped with laying of cement, demolishing an existing fence and reconstructing of MIS' playground and its adjacent areas. In addition, the volunteers also built an area designated for dental hygiene for the students.





## Work continues at Habitat's Borneo Blitz Build Site!



*11 April 2015* - It felt good to be back at Habitat's Borneo Blitz Build site to see the completed houses. There were other works that were required to be completed before the families could move in.

Our CMS staff, most of whom were new to the home-build experience, worked tirelessly throughout the day. They fenced up the area and added soil around the houses.

Despite the rain that caused the soil to be wet, which made digging harder, they continued their work undeterred.



## Every Drop Counts



*18 April 2015* – CMS Group collaborated with Sarawak General Hospital to organise their CMS Blood Donation Drive, held within the compounds of Wisma Mahmud. Staff came from as far as Bau, Lundu, Simunjan and Samarahan to 'do good' and save lives.

By 9.00 am, a huge crowd had gathered at the building's lobby waiting patiently for their turn, with many first-time donors getting over their fears, which was definitely an act to be proud of!

2015's CMS Blood Donation Drive was indeed successful with donors exceeding expectations. 103 people turned up with 87 who donated their blood successfully.

Every drop counts, so why not save lives?



# Risk Management 101

In our daily lives, we face risks and ways to manage them, knowingly or unknowingly. We take a risk, analyse it, and take measures to stop or mitigate its effects.

One example: You are catching a flight at 7.00 pm and it takes roughly 10 minutes to reach the airport, thus you allow yourself 20 minutes on the road. This presents you with an extra margin of 10 minutes. You do this to avoid any unforeseen bad traffic condition, which may cause a delay on your way to the airport.

Although you may not consciously do so, it is your subconscious that would have told you to give yourself the time buffer rather than facing the costly risk of missing the flight.

Risk management is nothing more than a systematic proactive approach towards all possible risks, and taking measures to manage them. In risk management, you ask yourself two questions:

1. What may go wrong? and,
2. How to prevent it and/or how to minimise its impact?

## Benefits of Risk Management

Risk management must be a proactive process. In risk management, you identify the risks before they happen and take effective steps to contain them.

Managing the risk before it happens is less costly than the cost it takes you to deal with it when it occurs.

### Let's illustrate with the help of an example:

Suppose you are the project manager of a construction project. During the Risk Identification process, you identify a risk that it might rain during your project execution and might damage the construction materials lying on open ground.

You make a plan to mitigate this risk and assign it to a risk owner (A risk owner is a person who makes sure that if the identified risk occurs, how the risk mitigation plan can be implemented properly). Your plan says that, if cloud movement is observed and the rain appears imminent, the risk owner will bring water-resistant cover and put it on the construction materials lying on the ground to prevent them from getting wet.

### Now, guess what will happen if the rain starts falling?

The risk owner will bring the waterproof sheet and cover the materials without having to bother the project manager. He will simply implement the risk mitigation plan.

Moreover, you can also have a peace of mind because you know that someone is there to take care of it.

Just think for a moment what would have happened if you do not have this plan. There will be chaos everywhere, team members will be calling you and you will be calling them. You will rush to the spot trying to stop the materials from getting wet by any means. However, until you take

any action, most of the materials will already be wet.

Hence, you can see how costly and time-consuming it could have been for you to recover once the risk has occurred. Similarly, risk management applies to our daily life as well.

### Let's illustrate using an example of healthcare.

Assuming during risk identification process, you identify critical illness as one of the biggest risk to your health. To begin with, you will try to think of ways to mitigate this risk (risk mitigation plan).

First and foremost, you would go for periodic health screening to detect if there are any symptoms of the risks (risk detection), then you will purchase insurance to protect yourself from any financial loss due to the risks (risk transfer) and to prevent this risks, you will adapt a healthier lifestyle (risk prevention).

With all the control you put in place, guess what will happen? The likelihood of you getting critical illness will be lowered as you are living healthier now. Even if it happens, the chances of you getting cured is higher as you are most likely to be able to detect it at earlier stage due to your routine health check. And financial wise, you will have a peace of mind as you are assured that you will be covered under the insurance you purchased earlier on.

In conclusion, risk management is a good practice and habits both at work and at our daily life. It helps you to achieve what you want with lesser obstacles and saves you resources, cost, time and headaches.

Having a solid risk management system ensures that you and your organisation are well prepared to deal with any kind of problems, and hence increasing its trustworthiness.

Written by : Group Risk Management Unit



# UPCOMING CMS DOING GOOD ACTIVITIES

No Event Date/Name

## MAY 2015

- |   |        |                                |
|---|--------|--------------------------------|
| 1 | 1 May  | Super Rat Race                 |
| 2 | 3 May  | Go Bald (Kuching)              |
| 3 | 3 May  | PERKATA Open Day Sales         |
| 4 | 9 May  | Habitat Home Build #2          |
| 5 | 10 May | Go Bald (Sibu)                 |
| 6 | 17 May | Go Bald (Miri)                 |
| 7 | 17 May | Pertubuhan Insuran Sarawak Run |
| 8 | 23 May | Habitat Home Build #3          |
| 9 | 24 May | Go Bald (Bintulu)              |

## JUNE 2015

- |    |         |                            |
|----|---------|----------------------------|
| 10 | 13 June | Habitat Home Build #4      |
| 11 | 14 June | The Spring Live Active Run |

## JULY 2015

- |    |        |  |
|----|--------|--|
| 12 | 5 July | Sarawak Cheshire Home Open Day & Charity Sales |
|----|--------|--|

No Event Date/Name

## AUGUST 2015

- |    |           |  |
|----|-----------|--|
| 13 | 1 August  | CMS Charity Run                          |
| 14 | 2 August  | Kuching Autistic Association's Food Sale |
| 15 | 16 August | Kuching Marathon                         |
| 16 | 22 August | Habitat Home Build #5                    |

## SEPTEMBER 2015

- |    |              |                       |
|----|--------------|-----------------------|
| 17 | 5 September  | Habitat Home Build #6 |
| 18 | 19 September | Habitat Home Build #7 |
| 19 | 20 September | The Animazing Race    |

## OCTOBER 2015

- |    |            |                          |
|----|------------|--------------------------|
| 20 | 10 October | CMS Blood Donation Drive |
| 21 | 24 October | Habitat Home Build #8    |

## NOVEMBER 2015 DECEMBER 2015

To Be Announced

Note: Dates/Events are subject to change



Please check [intranet.cmsb.com.my/outreach](http://intranet.cmsb.com.my/outreach) for more details on our CMS 'Doing Good' activities